

Savings institutions are required by regulation to provide the public with advance notice of certain activities as they pertain to specific application types. The form of publication to be used will depend on the type of application filing that has been submitted to OTS. Specific guidance on public notice requirements for individual application types may be found in the handbook section for that application. The following are examples of publication forms that should be used by applicants to meet public notice requirements.

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| Exhibit 1 | Notice of Filing of Application or Notice for Acquisition of a Savings Institution. For filings required pursuant to 12 C.F.R. § 574.3. Pursuant to 12 C.F.R. § 574.6(d)(1), notice must be published no earlier than, and no later than, three calendar days from the filing date of the application. |
| Exhibit 2 | Establishment of a Branch Office, or Change of Location of an Office, or Redesignation of Home Office Location. For filings required pursuant to 12 C.F.R. §§ 545.92 or 545.95. Pursuant to 12 C.F.R. § 516.60, notice must be published no earlier than seven days before and no later than the filing date of the application. |
| Exhibit 3 | Notice of Assumption of Deposit Application. For assumption of deposit liabilities, primarily involving the purchase of branch offices by a Savings Institution. For filings required pursuant to 12 C.F.R. § 563.22(a). Pursuant to 12 C.F.R. § 516.60, notice must be published no earlier than seven days before and no later than the filing date of the application. |
| Exhibit 4 | Notice of Merger Application. For the purchase of all or substantially all of a financial institution by a Savings Institution. For filings required pursuant to 12 C.F.R. § 563.22(a). Pursuant to 12 C.F.R. § 516.60, notice must be published no earlier than seven days before and no later than the filing date of the application. |
| Exhibit 5 | Notice of Filing of Application For Permission to Organize a Federal Savings Institution. For filings required pursuant to 12 C.F.R. § 543.2 or 552.2-1. Pursuant to 12 C.F.R. § 516.60, notice must be published no earlier than seven days before and no later than the filing date of the application. |
| Exhibit 6 | Combined Notice of Filing of Application For Acquisition Of A Savings Institution And For Permission To Organize A Federal Savings Institution. For filings required pursuant to 12 C.F.R. §§ 574.3 and 552.2-1. Pursuant to 12 C.F.R. § 516.60, notice must be published no earlier than seven days before and no later than the filing date of the application. |
| Exhibit 7 | Combined Notice of Filing Of Application For Acquisition Of A Savings Institution And Notice Of Merger. For filings required pursuant to 12 C.F.R. §§ 574.3 and 563.22. Pursuant to 12 C.F.R. § 516.60, notice must be published no earlier than seven days before and no later than the filing date of the application. |

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| Exhibit 8 | Combined Notice Of Filing Of Application For Acquisition Of A Savings Institution And Application For Permission To Convert To A Federal Savings Institution In A Merger Transaction. For filings required pursuant to 12 C.F.R. §§ 574.3, 552.2-1, and 563.22. Pursuant to 12 C.F.R. § 516.60, notice must be published no earlier than seven days before and no later than the filing date of the application. |
| Exhibit 9 | Combined Notice Of Filing Of Application For Acquisition Of A Savings Institution And Application For Permission To Convert To A Federal Savings Institution. For filings required pursuant to 12 C.F.R. §§ 574.3 and 552.2-1. Pursuant to 12 C.F.R. § 516.60, notice must be published no earlier than seven days before and no later than the filing date of the application. |
| Exhibit 10 | Notice Of Filing Of Application For Permission To Convert To A Federal Savings Institution. For filings required pursuant to 12 C.F.R. §§ 543.2 or 552.2-1. Pursuant to 12 C.F.R. § 516.60, notice must be published no earlier than seven days before and no later than the filing date of the application. |

EXHIBIT 1**NOTICE OF FILING OF APPLICATION OR NOTICE FOR ACQUISITION OF A SAVINGS INSTITUTION**

This is to inform the public that under 12 C.F.R. § 574.3 of the Regulations of the Office of Thrift Supervision (OTS) for Acquisitions of Savings Institutions, *[Acquiror(s) or Holding Company(ies) name, City and State]* will file on or about *[date]* an application with the OTS, to acquire control of *[Exact Corporate Name of Target Institution, City, State]*.

Anyone may submit written comments in connection with the application, and in so doing, may submit such information as he or she deems relevant. Three copies of all submissions must be sent to the Regional Director, The Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]* within 20 calendar days of the filing of the application. Up to an additional 20 calendar days may be obtained, upon a showing of good cause, if a written request is received by OTS within the initial 20-day period.

You may inspect the nonconfidential portions of the application and the nonconfidential portions of all comments filed with OTS by contacting the OTS Regional Office listed above. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 2**NOTICE [(TO ESTABLISH A BRANCH OFFICE) OR (TO CHANGE THE LOCATION OF AN OFFICE) OR (FOR REDESIGNATION OF HOME OFFICE)]**

This is to inform the public that under 12 C.F.R. Section *[545.92 or 545.95]* of the Regulations of the Office of Thrift Supervision (OTS), *[Thrift Corporate Title, Street Address, City, Town, State and Zip Code]* *[has filed/intends to file]* an *[application/notice]* with the OTS for permission to *[(establish a branch office at (proposed location)) or (change the location of a branch office from (present address) to (proposed address)) or (redesignate its home office from (present address) to (proposed address))]*.

Anyone may submit written comments in connection with this application within 25 days of the filing of the application. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Thrift Corporate Title]* to its address stated above *[or other appropriate address to ensure delivery of the comment]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request an informal meeting on such application by filing a written request with the OTS that describes the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address these facts or issues within the 25 day period.

You may look at the non-confidential portions of the application and all comments filed with the OTS Regional Office. This information is available for public inspection at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 3**NOTICE OF ASSUMPTION OF DEPOSITS APPLICATION**

Notice is hereby given that application has been made to The Office of Thrift Supervision (OTS), for approval of the assumption of liabilities of the *[address of branch(es)]* branch office[s] of *[Exact Corporate Name of Selling Institution, City, State]* by *[Exact Corporate Name of Purchasing Institution, Street Address, City, State and Zip Code]*.

It is contemplated that *[Name of Purchaser]* will continue to operate the acquired branch office[s] at *[its or their]* current location[s]. *[Note: If all or certain offices will be closed or consolidated, substitute the following “(Name of Purchaser) will (discontinue operations of the acquired branch office(s) at (its or their) current location(s)) or (continue to operate the acquired branch offices at their current locations with the exception of (identify the location of each office to be closed including Street Address, City, State)).”]*

This notice is published pursuant to 12 U.S.C. Section 1828(c) of the Federal Deposit Insurance Act and 12 C.F.R. Section 563.22 of the regulations of OTS. This notice will appear at approximately one-week intervals over a 30-day period beginning *[date]* and ending *[date]*.

Anyone may submit written comments in connection with this application within 30 days of the filing of the application. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Name of the Purchasing Institution]* to its address stated above *[or other appropriate address to ensure delivery of the comment letter]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request an informal meeting on such application by including a written request for a meeting with your comment that describes the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address the facts or issues.

You may look at the non-confidential portions of the application and all comments filed with the OTS Regional Office. This information is available for public inspection at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 4**NOTICE OF MERGER APPLICATION**

Notice is hereby given that application has been made to The Office of Thrift Supervision (OTS), for approval of the merger of *[Exact Corporate Name of Selling Institution, City, State]* by *[Exact Corporate Name of Purchasing Institution, Street Address, City, State and Zip Code]*.

It is contemplated that all offices of the above-named depository institutions will continue to operate with the exception of *[identify location of each office to be closed including Street Address, City, State]*. *[Note: If no offices will be closed or consolidated, insert instead: “(Name of Purchaser) will continue to operate the offices at their current locations.”]*

This notice is published pursuant to 12 U.S.C. Section 1828(c) of the Federal Deposit Insurance Act and 12 C.F.R. Section 563.22 of the regulations of OTS. This notice will appear at approximately one-week intervals over a 30-day period beginning *[date]* and ending *[date]*.

Anyone may submit written comments in connection with this application within 30 days of the filing of the application. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Name of the Purchasing Institution]* to its address stated above *[or other appropriate address to ensure delivery of the comment letter]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request an informal meeting on such application by including a written request for a meeting with your comment that describes the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address the facts or issues.

You may look at the non-confidential portions of the application and all comments filed with the OTS Regional Office. This information is available for public inspection at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 5**NOTICE OF FILING OF APPLICATION FOR PERMISSION TO ORGANIZE A
FEDERAL SAVINGS INSTITUTION**

This is to inform the public that under 12 C.F.R. Section *[543.2 or 552.2-1]* of the Rules and Regulations of the Office of Thrift Supervision (OTS), *[Name of organizing group & location including Street Address, City, State and Zip Code]* has filed an application with the OTS, for permission to organize a Federal savings institution to be known as *[corporate title of savings institution]* and located at, or in the immediate vicinity of, *[proposed location including Street Address, City, State]*.

Anyone may submit written comments in connection with this application within 25 days of the filing of the application. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name of the organizing group (or other contact if the organizing group is not the preferred contact)]* to its address stated above *[or alternate address if appropriate]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request an informal meeting on such application by including a written request for a meeting with your comment that describes the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address the facts or issues.

You may look at the non-confidential portions of the application and all comments filed with the OTS Regional Office. This information is available for public inspection at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 6**NOTICE OF FILING OF APPLICATION FOR ACQUISITION OF A SAVINGS INSTITUTION AND FOR PERMISSION TO ORGANIZE A FEDERAL SAVINGS INSTITUTION**

This is to inform the public that under 12 C.F.R. Section 574.3 and 552.2-1 of the Rules and Regulations of the Office of Thrift Supervision (OTS), *[Acquiror(s) or Holding Company(ies) name, Street Address, City, State, and Zip Code (complete mailing address is needed for only one entity for the purpose of receiving comment letters, whereas additional entities need only City and State)]* will file on or about *[date]* an application with the OTS, for permission to organize and acquire control of a Federal *[Savings Bank or Savings Association]* to be known as *[thrift corporate title]* and located at, or in the immediate vicinity of, *[proposed location...Street Address, City, State]*.

Anyone may submit written comments in connection with this application within 25 days of the filing of the application. Up to an additional 15 calendar days to submit comments may be obtained upon a showing of good cause, if a written request is received by the OTS within the initial 25-day period. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]* and to the attention of *[Name or Title of contact person]* of *[Name of Acquiror or the Holding Company or substitute contact if another entity is selected to receive the comment]* to its address stated above *[or other appropriate address to ensure delivery of the comment]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request an informal meeting on such application by filing a written request with the OTS that describes the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address these facts or issues.

You may look at the non-confidential portions of the application and all comments filed with the OTS Regional Office. This information is available for public inspection at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 7**NOTICE OF FILING OF APPLICATION FOR ACQUISITION OF A SAVINGS
INSTITUTION AND NOTICE OF MERGER**

This is to inform the public that under 12 C.F.R. Sections 574.3 and 563.22 of the Rules and Regulations of the Office of Thrift Supervision (OTS), *[Holding Company(ies) name, Street Address, City, State, and Zip Code (complete mailing address is needed for only one entity for the purpose of receiving comment letters, whereas additional entities need only City and State)]* will file on or about *[date]* an application with the OTS, to acquire control of *[Exact Corporate Name of Selling Institution, City, State]*, through *(briefly describe the transaction, e.g. merger, consolidation, purchase and assumption, etc., with/into/of/to, include the Exact Corporate Titles of financial institutions involved)*.

It is contemplated that all offices of the above-named depository institutions will continue to operate with the exception of *[identify location of each office to be closed including Street Address, City, State]*. *[Note: If no offices will be closed or consolidated, insert instead: “(Name of Holding Company) will continue to operate the offices at their current locations.”]*

This notice is published pursuant to 12 U.S.C. Section 1828(c) of the Federal Deposit Insurance Act and 12 C.F.R. Sections 563.22 and 574.6 of the regulations of OTS. This notice will appear at approximately one-week intervals over a 30-day period beginning *[date]* and ending *[date]*.

Anyone may submit written comments in connection with this application within 30 days of the filing of the application. Up to an additional 10 calendar days to submit comments may be obtained upon a showing of good cause, if a written request is received by the OTS within the initial 30 day period. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Name of the Holding Company or substitute contact if another entity is selected to receive the comment]* to its address stated above *[or other appropriate address to ensure delivery of the comment letter]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request an informal meeting on such application by including a written request for a meeting with your comment that describes the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address the facts or issues.

You may look at the non-confidential portions of the application and all comments filed with the OTS Regional Office. This information is available for public inspection at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 8**NOTICE OF FILING OF APPLICATION FOR ACQUISITION OF A SAVINGS INSTITUTION AND APPLICATION FOR PERMISSION TO CONVERT TO A FEDERAL SAVINGS INSTITUTION IN A MERGER TRANSACTION**

This is to inform the public that under 12 C.F.R. Sections 574.3, 552.2-1, and 563.22 of the Rules and Regulations of the Office of Thrift Supervision (OTS), *[Acquiror(s) or Holding Company(ies) name, Street Address, City, State, and Zip Code (complete mailing address is needed for only one entity for the purpose of receiving comment letters, whereas additional entities need only City and State)]* will file on or about *[date]* an application with the OTS, to acquire control of *[Exact Corporate Name of Proposed Savings Institution, City, State]*, through its conversion to a Federal savings institution by *(briefly describe the transaction, e.g. merger, consolidation, purchase and assumption, etc., with/into/of/to, include the Exact Corporate Titles of financial institutions involved)*.

This notice is published pursuant to 12 U.S.C. Section 1828(c) of the Federal Deposit Insurance Act and 12 C.F.R. Sections 552.2-1, 563.22, and 574.6 of the regulations of OTS. This notice will appear at approximately one-week intervals over a 30-day period beginning *[date]* and ending *[date]*.

Anyone may submit written comments in connection with this application within 30 days of the filing of the application. Up to an additional 10 calendar days to submit comments may be obtained upon a showing of good cause, if a written request is received by the OTS within the initial 30 day period. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]* and to the attention of *[Name or Title of contact person]* of *[Name of Acquiror or the Holding Company or substitute contact if another entity is selected to receive the comment]* to its address stated above *[or other appropriate address to ensure delivery of the comment]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request an informal meeting on such application by filing a written request with the OTS that describes the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address these facts or issues.

You may look at the non-confidential portions of the application and all comments filed with the OTS Regional Office. This information is available for public inspection at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 9**NOTICE OF FILING OF APPLICATION FOR ACQUISITION OF A SAVINGS INSTITUTION AND APPLICATION FOR PERMISSION TO CONVERT TO A FEDERAL SAVINGS INSTITUTION**

This is to inform the public that under 12 C.F.R. Sections 574.3, and 552.2-1 of the Rules and Regulations of the Office of Thrift Supervision (OTS), *[Acquiror(s) or Holding Company(ies) name, Street Address, City, State, and Zip Code (complete mailing address is needed for only one entity for the purpose of receiving comment letters, whereas additional entities need only City and State)]* will file on or about *[date]* an application with the OTS, to acquire control of *[Exact Corporate Name of Proposed Savings Institution, City, State]*. As part of the transaction, *[Exact Corporate Title of the converting institution]* will file an application to convert from a *[specify the existing charter type of the converting institution]* to a Federal Savings Institution to be called *[Exact Corporate Name of Proposed Savings Institution]*.

Anyone may submit written comments in connection with this application within 25 days of the filing of the application. Up to an additional 15 calendar days to submit comments may be obtained upon a showing of good cause, if a written request is received by the OTS within the initial 25-day period. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Name of Acquiror or the Holding Company or substitute contact if another entity is selected to receive the comment]* to its address stated above *[or other appropriate address to ensure delivery of the comment]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request an informal meeting on such application by filing a written request with the OTS that describes the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address these facts or issues.

You may look at the non-confidential portions of the application and all comments filed with the OTS Regional Office. This information is available for public inspection at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 10**NOTICE OF FILING OF APPLICATION FOR PERMISSION TO CONVERT TO A
FEDERAL SAVINGS INSTITUTION**

This is to inform the public that under 12 C.F.R. Section *[543.2 or 552.2-1]* of the Rules and Regulations of the Office of Thrift Supervision (OTS), *[Exact Corporate Title of the converting institution, Street Address, City, State and Zip Code]* will file on or about *[date]* an application with the OTS, to convert from a *[specify the existing charter type of the converting institution]* to a Federal Savings Institution to be called *[Exact Corporate Name of Proposed Savings Institution]*.

Anyone may submit written comments in connection with this application within 25 days of the filing of the application. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Name of Converting Institution or substitute contact if another entity is selected to receive the comment]* to its address stated above *[or other appropriate address to ensure delivery of the comment]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request an informal meeting on such application by filing a written request with the OTS that describes the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address these facts or issues.

You may look at the non-confidential portions of the application and all comments filed with the OTS Regional Office. This information is available for public inspection at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.